

Maryland Health Benefit Exchange Board Meeting

Review of Studies Start of Recommendation Process

November 15, 2011

Agenda for Today's Meeting

- Review outline of report
- Review draft principles for policy decisions
- Review key areas of work and draft pathways
- Review other topics list
- Next steps

Report to Governor and General Assembly

- Background
 - legislative history
 - process
- Principles for policy decisions
- Pathways
 - For each, pathway plus discussion
- Other Topics
- Recommendations
 - Policy
 - Law

Draft Principles for Policy Decisions

- Accessibility
 - Key goal is coverage
- Affordability
 - Within exchange, and coverage generally in MD
- Sustainability
 - Goal is long-term success
- Stability
 - One step at a time
- Health Equity
 - Exchange should realize potential to address disparities
- Flexibility
 - Changing market may require policy changes within Exchange

Draft Pathway 1: Operating Model



 Assume stable, robust exchange for this assessment

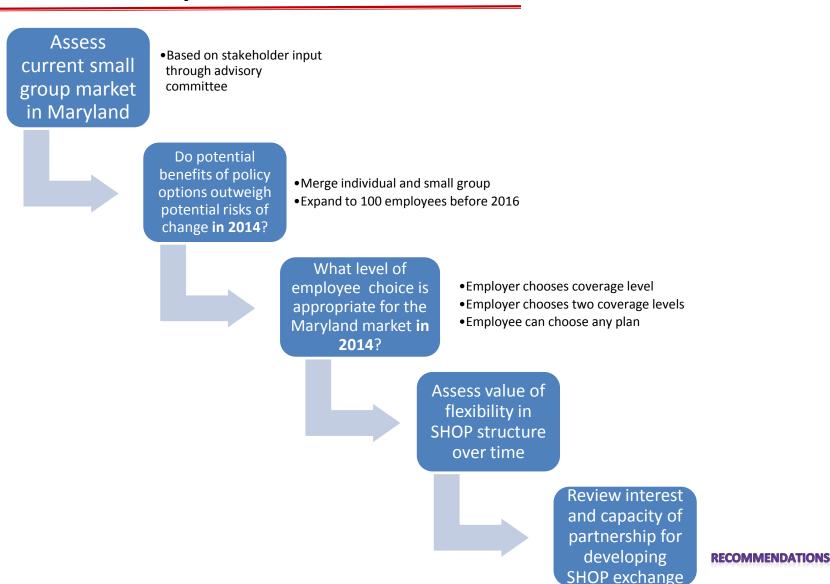
If yes, assess benefits and risks of each purchasing option in 2014

- All plans
- All plans meeting selection criteria
- Selective Contracting
- Case-by Case determination

Assess value of flexibility in contracting over time

RECOMMENDATIONS

Draft Pathway 2: SHOP



Draft Pathway 3: Financing

Who benefits from the Exchange?

- People and carriers in exchange
- •All insured and carriers
- •Other entities in health care system: hospitals, clinics, etc.
- •All Marylanders, even those not covered through the exchange

What financing options come to light based on above?

- •People and carriers in exchange: surcharge
- Carriers inside and outside exchange: broader surcharge
- •Other entities in health care system: share of reduced uncompensated care
- •All Marylanders: tobacco tax, other assessment

Assess each relevant financing option

- Feasibility
- Stability
- Potential to distort market

Assess need for flexibility in financing mechanism

RECOMMENDATIONS

Draft Pathway 4: Navigators

Should there be an identical navigator program in the SHOP and individual markets?

• Are needs of these markets for navigators the same?

Should IND market navigator program be integrated with Medicaid outreach & enrollment?

- Full integration
- Partial integration
- •No integration

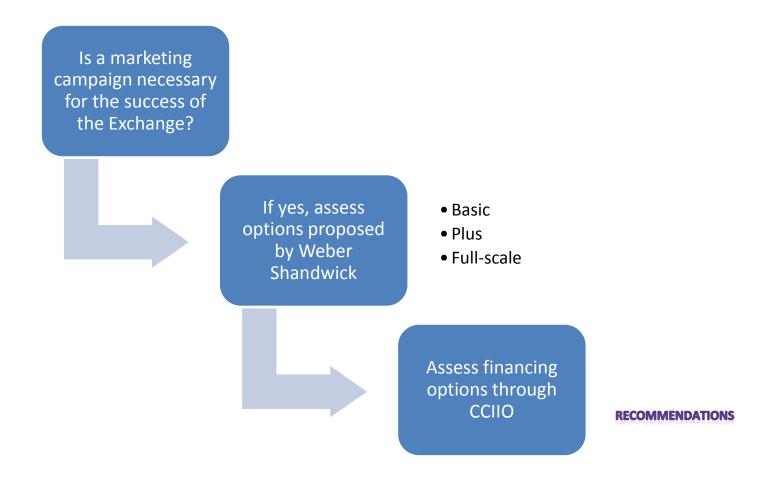
Review and select defined options for individual and SHOP exchanges

- •Options for alignment of compensation
- •Can navigators do some, but not all, functions

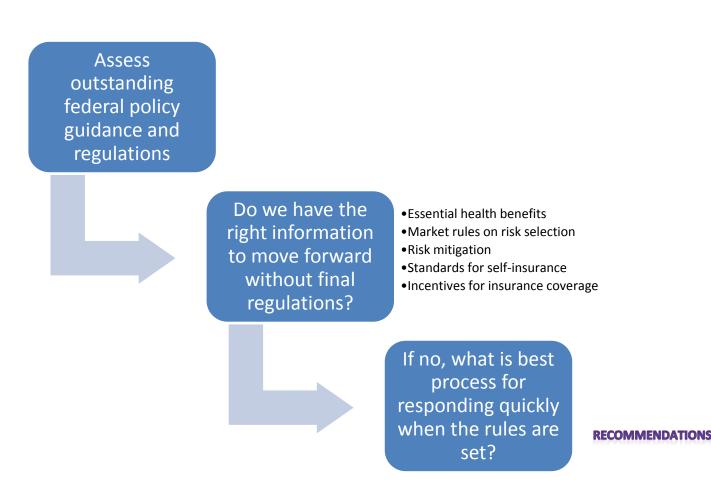
What is appropriate process for identifying training requirements for navigators, to meet needs of diverse populations?

RECOMMENDATIONS

Draft Pathway 5: Advertising



Draft Pathway 6: Market Rules, Essential Benefits, and Risk Mitigation



Other Areas for Comment

- Multi-state contracting
- Dental benefits
- Others

Next Steps

November 29 Meeting:

- 1. Operating Model
- 2. Market Rules
- 3. Financing the Exchange

December 12 Meeting (Monday):

- 1. SHOP
- 2. Navigator
- 3. Advertising

December 20 Meeting:

1. Review report

December 23 – Deliver report

